
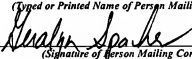


IFW

CERTIFICATE OF MAILING BY FIRST CLASS MAIL (37 CFR 1.8)			Docket No. 45/1267US	
Applicant(s): Shapiro, et al.				
Serial No. 10/748,710	Filing Date 12/30/03	Examiner TBA	Group Art Unit TBA	
Invention: Payment Systems and Methods for Earning Incentives Using at Least Two Financial Instruments				
<div data-bbox="72 282 222 427"></div> <p>I hereby certify that this <u>Information Disclosure Citation, Trans. of IDS and Acknowledgement Postcard</u> <i>(Identify type of correspondence)</i></p> <p>is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Commissioner of Patents and Trademarks, Washington, D.C. 20231-0001 on <u>July 21, 2004</u> <i>(Date)</i></p> <p><u>Geralyn Spacher</u> <i>(Typed or Printed Name of Person Mailing Correspondence)</i></p> <p><u></u> <i>(Signature of Person Mailing Correspondence)</i></p> <p>Note: Each paper must have its own certificate of mailing.</p>				
ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /R.A./				

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
45/1267US

In Re Application Of: Shapiro, et al.

Serial No.
10/748,710

Filing Date
12/30/03

Examiner
TBA

Group Art Unit
TBD

Title: Payment Systems and Methods for Earning Incentives Using at Least Two Financial Instruments



Address to:
Assistant Commissioner for Patents
Washington, D.C. 20231

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

☐ the statement specified in 37 CFR 1.97(e);

OR

☐ the fee set forth in 37 CFR 1.17(p).

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TBD

Payment Systems and Methods for Earning Incentives Using at Least Two Financial Instruments**Payment of Fee**

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☐ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. _____ as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of _____
- ☐ Credit any overpayment.
- ☐ Charge any additional fee required.

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I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (F _____)

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Signature

Typed or Printed Name of Person Signing Certificate

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I certify that this document and fee is being deposited July 21, 2004 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Signature of Person Mailing Correspondence

Geraldyn Spacher

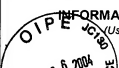
Typed or Printed Name of Person Mailing Certificate

***This certificate may only be used if paying by deposit account.**

Signature

Dated: July 21, 2004

cc:

 INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		ATTY DOCKET NO. 45/1267US	SERIAL NO. 10/748,710
		Shapiro, et al.	
		FILING 12/30/03	GROUP TBA

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	TRADEMARK OFFICE	DOCUMENT NUMBER	DATE	NAME	CLASS	FILING DATE IF APPROPRIATE
A		6,741,968	05/25/04	Jacoves, et al.		
B		6,739,506	05/25/04	Constantine		
C		6,722,573	04/20/04	Haddad		
D		6,714,918	03/30/04	Hillmer, et al.		
E		6,704,612	03/09/04	Hahn-Carlson		
F		6,697,702	02/24/04	Hahn-Carlson		
G		6,694,300	02/17/04	Walker, et al.		
H		6,666,768	12/23/03	Akers		
I		6,662,166	12/09/03	Pare, Jr., et al.		
J		6,631,849	10/14/03	Blossom		
K		6,631,355	10/07/03	Heintzeman, et al.		

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)			

EXAMINER	DATE CONSIDERED
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INFORMATION DISCLOSURE CITATION

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U.S. PATENT DOCUMENTS

EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,615,190	09/02/03	Slater			
M	6,615,189	09/02/03	Phillips, et al.			
N	6,611,811	08/26/03	Deaton, et al.			
O	6,609,104	08/19/03	Deaton, et al.			
P	6,601,761	08/05/03	Katis			
Q	6,582,304	06/24/03	Walker, et al.			
R	6,581,042	06/17/03	Pare, Jr., et al.			
S	6,578,012	06/10/03	Storey			
T	6,571,149	05/27/03	Hahn-Carlson			
U	6,549,912	04/15/03	Chen			
V	6,532,460	03/11/03	Amanat, et al.			

FOREIGN PATENT DOCUMENTS


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U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
W	6,516,302	02/04/03	Deaton, et al.			
X	6,505,168	01/07/03	Rothman, et al.			
Y	6,453,299	09/17/02	Wendkos			
Z	6,446,044	09/03/02	Luth, et al.			
AA	6,434,534	08/13/02	Walker, et al.			
BB	6,424,951	07/23/02	Shurling, et al.			
CC	6,424,949	07/23/02	Deaton, et al.			
DD	6,421,648	07/16/02	Gagnon, et al.			
EE	6,419,161	07/16/02	Haddad, et al.			
FF	6,405,174	06/11/02	Walker, et al.			
GG	6,377,935	04/23/02	Deaton, et al.			


FOREIGN PATENT DOCUMENTS

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		Shapiro, et al.			
		FILING 12/30/03		GROUP TBA	

U.S. PATENT DOCUMENTS						
INITIAL	CLASS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS
	HH	6,351,735	02/26/02	Deaton, et al.		
	II	6,334,108	12/25/01	Deaton, et al.		
	JJ	6,332,126	12/18/01	Peirce, et al.		
	KK	6,330,546	12/11/01	Gopinathan, et al.		
	LL	6,327,573	12/04/01	Walker, et al.		
	MM	6,307,958	10/23/01	Deaton, et al.		
	NN	6,292,786	09/18/01	Deaton, et al.		
	OO	6,278,980	08/21/01	Wendkos		
	PP	6,267,670	07/31/01	Walker, et al.		
	QQ	6,222,914	04/24/01	McMullin		
	RR	6,216,111	04/10/01	Walker, et al.		

FOREIGN PATENT DOCUMENTS								
INITIAL	CLASS	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
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OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>			

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U.S. PATENT DOCUMENTS

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SS	6,202,054	03/13/01	Lawlor, et al.			
TT	6,178,407	01/23/01	Lotvin, et al.			
UU	6,173,269	01/09/01	Solki, et al.			
VV	6,144,948	11/07/00	Walker, et al.			
WW	6,128,599	10/03/00	Walker, et al.			
XX	6,116,505	09/12/00	Withrow			
YY	6,105,001	08/15/00	Masi, et al.			
ZZ	6,061,660	05/09/00	Eggleston, et al.			
AAA	6,049,779	04/11/00	Berkson			
BBB	6,049,778	04/11/00	Walker, et al.			
CCC	6,032,136	02/29/00	Brake, Jr., et al.			

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	6,018,718	01/25/00	Walker, et al.			
EEE	6,014,635	01/11/00	Harris, et al.			
FFF	6,012,635	01/11/00	Shimada, et al.			
GGG	6,009,415	12/28/99	Shurling, et al.			
HHH	6,009,412	12/28/99	Storey			
III	5,991,736	11/23/99	Ferguson, et al.			
JJJ	5,983,196	11/09/99	Wendkos			
KKK	5,956,695	09/21/99	Carrithers, et al.			
LLL	5,933,817	08/03/99	Hucal			
MMM	5,915,244	06/22/99	Jack, et al.			
NNN	5,910,896	06/08/99	Hahn-Carlson			

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OOO	RE36,116	02/23/99	McCarthy			
PPP	5,870,724	02/09/99	Lawlor, et al.			
QQQ	5,855,008	12/29/98	Goldhaber, et al.			
RRR	5,819,226	10/06/98	Gopinathan, et al.			
SSS	5,810,201	09/22/98	Besse, et al.			
TTT	5,806,045	09/08/98	Biorge, et al.			
UUU	5,794,210	08/11/98	Goldhaber, et al.			
VVV	5,774,870	06/30/98	Storey			
WWW	5,734,838,	03/31/98	Robinson, et al.			
XXX	5,689,650	11/18/97	McClelland, et al.			
YYY	5,689,100	11/18/97	Carrithers, et al.			

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
xxx	5,687,322	11/11/97	Deaton, et al.			
aaaa	5,675,662	10/07/97	Deaton, et al.			
bbbb	5,659,469	08/19/97	Deaton, et al.			
cccc	5,644,723	07/01/97	Deaton, et al.			
dddd	5,638,457	06/10/97	Deaton, et al.			
eeee	5,621,812	04/15/97	Deaton, et al.			
ffff	5,608,785	03/04/97	Kasday			
gggg	5,592,560	01/07/97	Deaton, et al.			
hhhh	5,592,379	01/07/97	Finfrock, et al.			
iiii	5,574,269	11/12/96	Mori, et al.			
jjjj	5,537,314	07/16/96	Kanter			

FOREIGN PATENT DOCUMENTS

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EXAMINER INITIAL	CLASS & TRADEMARK	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	kkkk	5,483,444	01/09/96	Heintzeman, et al.			
	llll	5,466,919	11/14/95	Hovakimian			
	mmmm m	5,448,471	09/05/95	Deaton, et al.			
	nnnn	5,430,644	07/04/95	Deaton, et al.			
	oooo	5,426,281	06/20/95	Abecassis			
	pppp	5,394,136	02/28/95	Lammers, et al.			
	qqqq	5,388,165	02/07/95	Deaton, et al.			
	rrrr	5,252,811	10/12/93	Henochowicz			
	ssss	5,025,372	06/18/91	Burton, et al.			

FOREIGN PATENT DOCUMENTS

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

/Raquel Alvarez/

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08/26/2008

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